Certificate Number: 15317-PAM-DE-031361129

Bankruptcy Case Number: 18-02639



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 23, 2018</u>, at <u>8:23</u> o'clock <u>AM PDT</u>, <u>Lois Miranda</u> completed a course on personal financial management given <u>by internet</u> by <u>Access Counseling</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: July 23, 2018 By: /s/Eric Reyes

Name: Eric Reyes

Title: Certified Counselor